



This preliminary amendment is directed to the accompanying 37 CFR 1.53(b) application, which is a Rule 53(b) continuation of pending Application Serial No. 09/034,561, filed March 3, 1998.

Claim 1 is pending in this application, claim 2-33 having been cancelled in the submittal of the Rule 53(b) continuation application. Claim 1 is cancelled by this preliminary amendment.

Claims 34-51 are added herein.

The title is amended to more fully describe the invention.

No new matter is added by this preliminary amendment.

New claims 34-51 are directed to an innovative electronic bill presentation technique disclosed in the written description of the application as originally filed.

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

Respectfully submitted, LALOS & KEEGAN

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